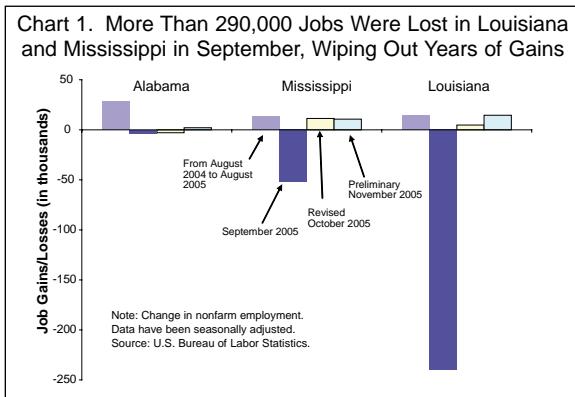


Regional Profile

WINTER 2005

Overview

Throughout the third quarter, the effects of Hurricanes Katrina and Rita exerted a strong influence on regional economic and banking conditions. In the South region, where these storms resulted in the loss of almost 300,000 jobs and damage estimates in the billions (see Chart 1), the full impact on local economies is only beginning to be felt. Insured institutions in areas directly affected by the hurricanes already are reporting somewhat higher past-due loan levels, and long-term credit weakness could emerge among some of these banks. Across the rest of the nation, the hurricanes' effects have been more muted. Higher energy prices due to damage to oil and natural gas production facilities along the Gulf Coast are pressuring consumers nationwide. In addition, the influx of evacuees is posing challenges for some local labor markets.



Economic Conditions

A mixed employment picture reflects varied economic conditions across the country.

- The West region continued to lead the nation in job growth through third quarter 2005, with employment gains concentrated in the construction sector.
- The Midwest region again lagged the nation in job growth, reflecting weakness and layoffs in the manufacturing sector.
- Hurricanes Katrina and Rita disrupted labor markets in certain areas of the Gulf Coast.
- Average unemployment rates remained relatively low in most regions of the country during the third quarter. However, increases occurred in the Northeast region as well as in areas directly affected by the hurricanes.

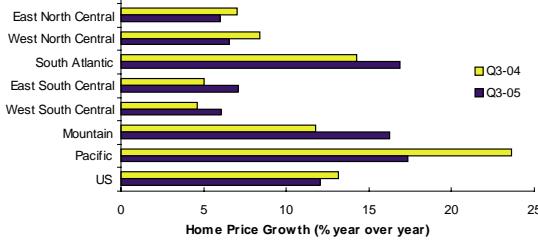
Signs of a possible slowdown in the nation's housing sector are emerging in the West, South and portions of the Northeast region.

- Declining affordability and higher home prices, combined with higher mortgage interest rates, may be contributing to

a slowdown in housing activity in the West, Northeast and South regions.

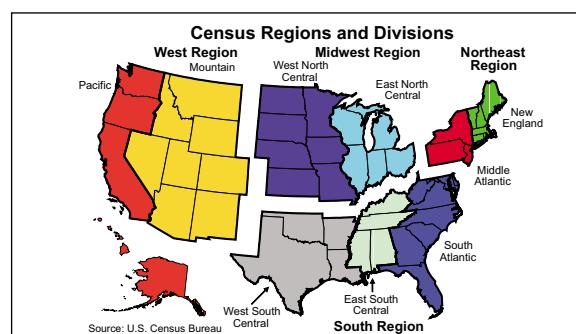
- Rates of home price appreciation in the West region outpaced the national average in the third quarter, driven by strong local economies. However, home prices in many of the most active housing markets, including areas of the West, Northeast, and South regions, decelerated somewhat (see Chart 2).
- Inventories of unsold homes grew in some parts of the West, South and Northeast regions, and the pace of home sales has slowed and listing periods have lengthened.

Chart 2. Strongest Rates of Home Price Appreciation Continue in the West



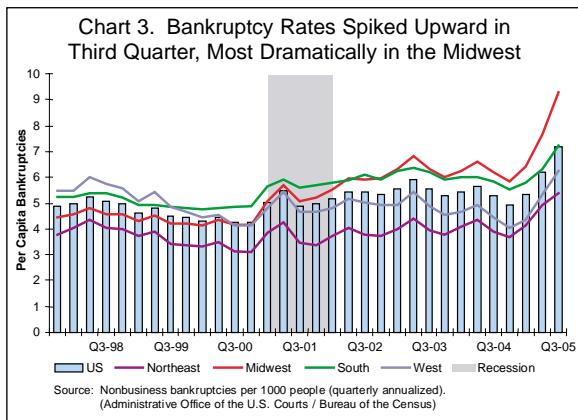
Bankruptcies accelerated nationwide through the third quarter, led by the Midwest region.

- Per capita bankruptcy filing rates rose across the country through the third quarter as individuals tried to file before the new bankruptcy law took effect in October.
- The greatest increase in consumer bankruptcies occurred in the Midwest region, which reported some of the highest filing levels in the country (see Chart 3). Consumers in that region may be more adversely affected by higher energy prices and rising debt servicing requirements. Bankruptcy filing rates in the Northeast and West regions remain well below the national average.



Regional Profile

- Filing rates in areas of the South region most directly affected by Hurricane Katrina already were well above the national average before the disaster. The aftermath of the storms is expected to continue to pressure consumers in those areas in the coming months.



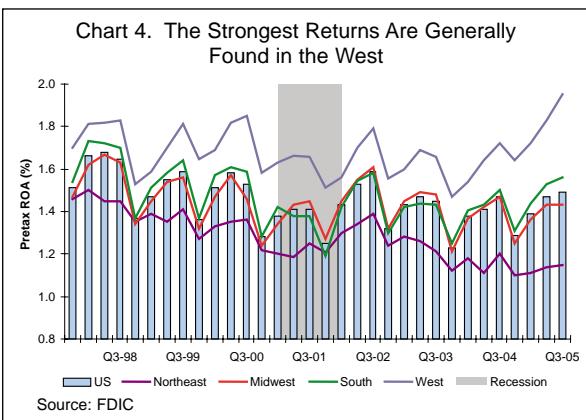
Banking Conditions

Banks in the West region report the highest level of earnings.

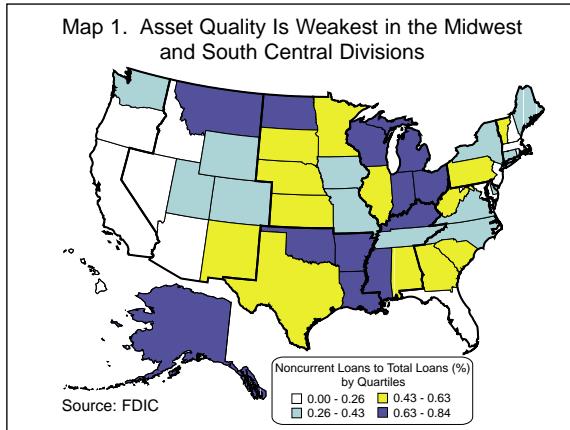
- Bank earnings are strongest in the West region, driven by improving margins and healthy asset growth (see Chart 4). Earnings performance among banks in the Northeast region lags the national average, reflecting the region's concentration of mortgage lenders.
- Many smaller insured institutions have benefited from the recent rise in short-term interest rates as increases in earning asset yields have outpaced higher funding costs. This was not the case in the Northeast, however, as funding costs have risen more rapidly due to a high level of longer term assets.

Bank asset quality is weakest in areas directly affected by Hurricane Katrina.

- The ratio of noncurrent loans to total loans, although remaining relatively low, increased among insured institutions in three of the four U.S. census regions. In part, this may reflect some accounting changes requiring rebooking of certain delinquent securitized mortgage assets.

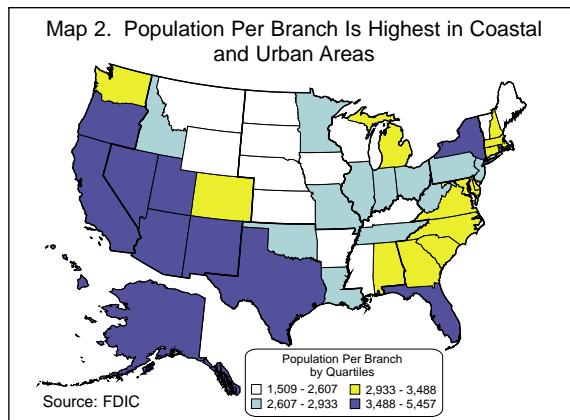


- Banks in those parts of the South region hardest hit by Hurricanes Katrina and Rita (Louisiana and Mississippi) reported slightly higher levels of noncurrent loans in the third quarter (see Map 1). Past-due loan levels already exceeded the national average in these areas before the storms hit.
- Asset quality continued to improve across all loan segments among insured institutions in the Midwest region. Strong or moderate job growth rates in the West and parts of the South regions contributed to improving asset quality among banks in those regions as well.



The FDIC's 2005 Annual Summary of Deposits survey revealed branch growth is keeping pace with population growth in most regions.

- Population per branch is highest in some of the nation's more rapidly growing urban banking markets, such as the West region and areas of the South (Florida) and Northeast (New York) regions. These branches have achieved greater cost efficiencies and are able to service more customers per branch location (see Map 2).
- Growth in the number of banking offices generally is tracking population growth across the nation. However, banking office growth also is occurring in Oklahoma, Illinois and Indiana, states where the population has been growing more slowly. Branch growth is again tracking population growth in the Northeast after lagging for several years.



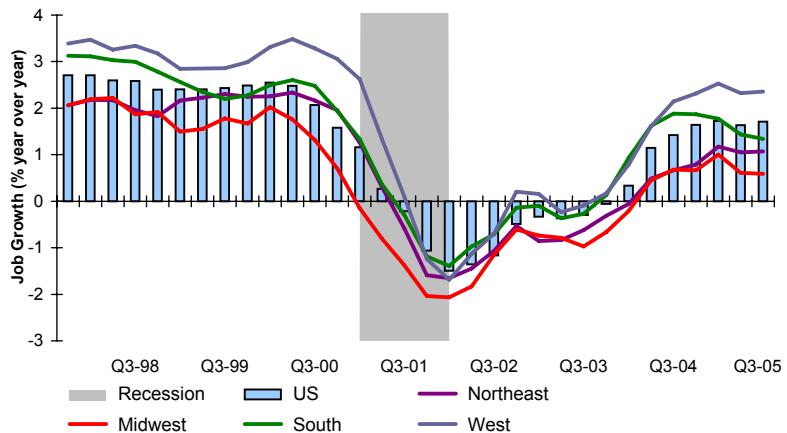
WINTER 2005

Job Growth

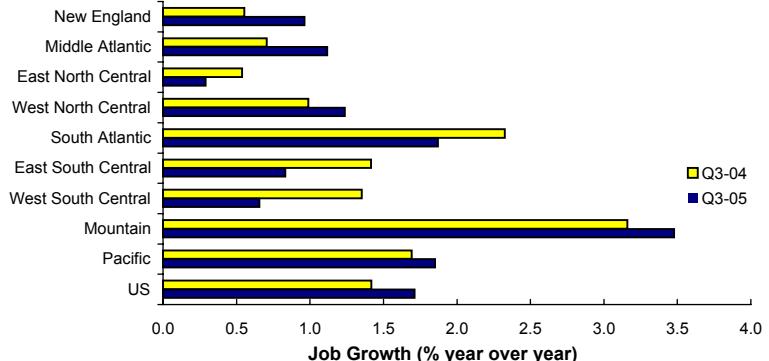
Area	Job Growth (Q3-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	0.96	0.99	0.55	6	8
CT	1.15	1.28	0.75	34	26
MA	0.60	0.67	0.06	45	45
ME	0.57	0.67	1.13	46	44
NH	2.22	1.84	1.36	10	14
RI	1.20	1.06	0.85	30	35
VT	1.61	1.49	1.38	19	22
Middle Atlantic	1.12	1.08	0.70	5	7
NJ	1.22	1.35	0.58	28	25
NY	0.98	0.94	0.74	37	39
PA	1.25	1.08	0.74	25	33
South Atlantic	1.87	1.69	2.33	2	3
DE	1.68	2.29	2.25	16	8
DC	1.62	0.84	1.07	18	41
FL	3.53	2.89	3.70	5	6
GA	0.87	0.50	1.34	40	47
MD	2.16	2.23	1.00	11	9
NC	1.17	1.42	2.02	33	24
SC	0.09	0.07	1.33	48	50
VA	1.24	1.49	2.83	26	20
WV	0.78	0.95	1.36	42	38
East South Central	0.83	1.10	1.42	7	5
AL	1.21	1.62	1.95	29	17
KY	1.17	1.04	0.78	32	36
MS	-0.52	1.03	1.03	49	37
TN	0.90	0.81	1.63	39	43
West South Central	0.66	1.16	1.35	8	4
AR	1.03	1.12	1.47	36	31
LA	-3.52	0.35	0.66	51	48
OK	1.84	1.81	1.15	15	15
TX	1.27	1.23	1.51	24	28
East North Central	0.29	0.39	0.54	9	9
IL	0.80	0.63	0.14	41	46
IN	0.76	1.19	1.65	43	29
MI	-0.87	-0.64	-0.19	50	51
OH	0.22	0.31	0.43	47	49
WI	0.68	0.85	1.58	44	40
West North Central	1.24	1.08	0.99	4	6
IA	1.24	1.08	1.30	27	34
KS	1.19	1.27	1.31	31	27
MN	1.45	1.09	0.71	22	32
MO	1.06	0.83	0.61	35	42
ND	1.41	1.55	1.68	23	19
NE	0.95	1.16	1.44	38	30
SD	1.62	1.58	1.63	17	18
Mountain	3.48	3.35	3.16	1	1
AZ	4.22	3.87	3.63	2	2
CO	2.00	2.08	1.67	13	12
ID	3.79	3.36	3.13	3	4
MT	1.85	1.47	2.95	14	23
NM	2.06	2.10	1.99	12	11
NV	6.21	6.50	6.36	1	1
UT	3.56	3.37	3.21	4	3
WY	2.90	2.21	1.62	7	10
Pacific	1.85	1.86	1.69	3	2
AK	1.55	1.49	1.74	21	21
CA	1.56	1.66	1.52	20	16
HI	2.89	2.86	2.83	8	7
OR	3.22	3.14	2.67	6	5
WA	2.41	2.06	1.78	9	13
US	1.71	1.63	1.42		

Source: Percentage change in nonfarm payroll employment (year over year). (Bureau of Labor Statistics)

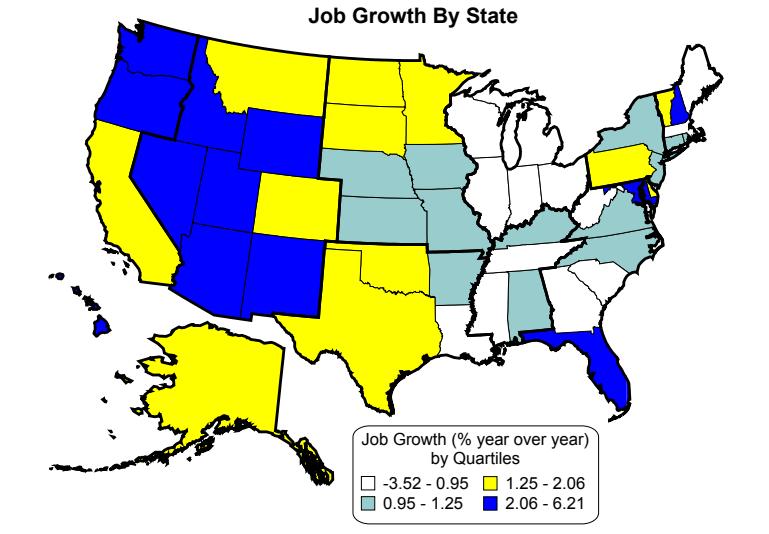
Job Growth Trend By Census Region (Q4-97 to Q3-05)



Job Growth, Most Recent Quarter Versus One Year Ago, By Census Division



Job Growth By State

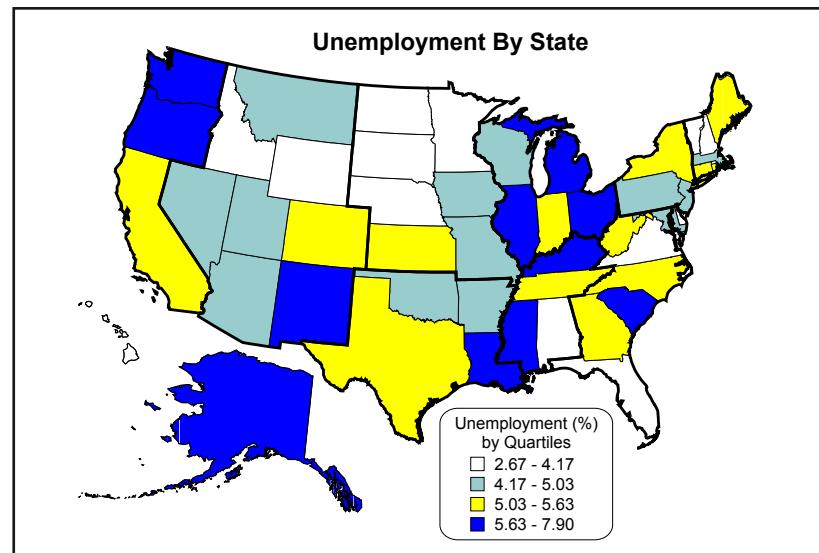
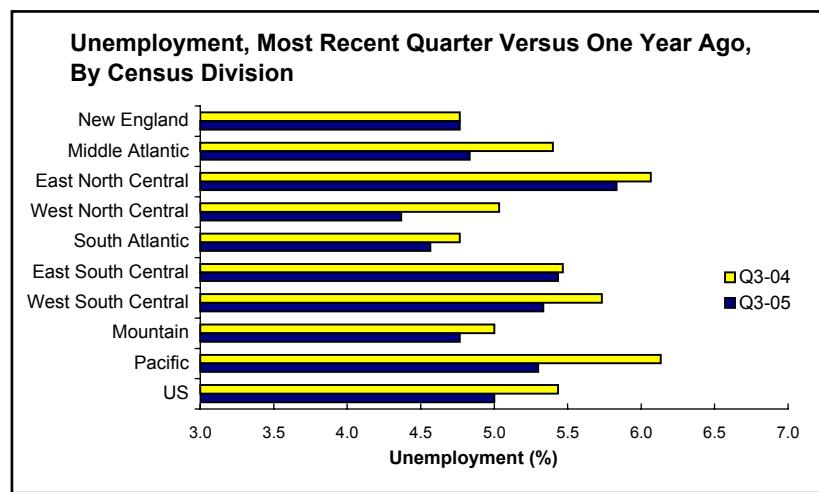
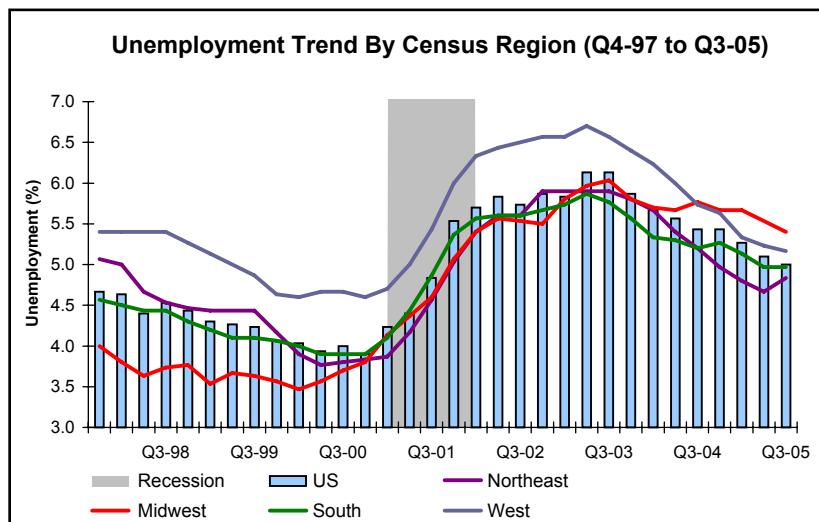


WINTER 2005

Unemployment

Area	Unemployment (Q3-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	4.77	4.63	4.77	6	7
CT	5.27	5.10	4.77	19	21
MA	4.57	4.73	5.00	32	29
ME	5.10	4.80	4.63	24	26
NH	3.67	3.50	3.67	46	48
RI	5.30	4.67	5.07	16	31
VT	3.60	3.27	3.53	48	50
Middle Atlantic	4.83	4.70	5.40	5	6
NJ	4.23	4.03	4.73	37	39
NY	5.03	4.93	5.63	25	23
PA	5.00	4.90	5.57	27	24
South Atlantic	4.57	4.60	4.77	8	9
DE	4.07	4.03	4.10	39	39
DC	6.43	7.70	8.40	6	1
FL	3.67	4.10	4.70	46	38
GA	5.30	5.13	4.73	16	20
MD	4.27	4.27	4.30	36	37
NC	5.60	5.23	5.40	13	17
SC	6.30	6.37	6.90	7	6
VA	3.60	3.63	3.67	48	47
WV	5.60	4.80	5.37	13	26
East South Central	5.43	5.73	5.47	2	2
AL	3.97	4.40	5.57	42	36
KY	5.67	5.67	5.10	11	11
MS	7.90	7.00	6.50	1	2
TN	5.30	6.00	5.33	16	8
West South Central	5.33	5.23	5.73	3	4
AR	5.00	4.90	5.70	27	24
LA	7.60	5.30	5.63	2	16
OK	4.40	4.43	4.67	35	34
TX	5.13	5.37	6.03	23	14
East North Central	5.83	5.90	6.07	1	1
IL	5.83	5.90	6.17	8	9
IN	5.40	5.10	5.27	15	21
MI	6.73	6.97	7.10	3	3
OH	5.83	6.13	6.17	8	7
WI	4.67	4.60	4.83	30	33
West North Central	4.37	4.63	5.03	9	8
IA	4.50	4.63	4.87	33	32
KS	5.17	5.23	5.40	22	17
MN	3.73	4.00	4.57	45	41
MO	5.03	5.53	5.90	26	12
ND	3.50	3.37	3.43	50	49
NE	3.97	3.90	3.77	41	44
SD	3.90	3.83	3.50	43	45
Mountain	4.77	4.77	5.00	6	5
AZ	4.83	4.73	4.90	29	29
CO	5.17	5.20	5.47	20	19
ID	3.87	3.93	4.67	44	43
MT	4.47	4.43	4.40	34	34
NM	5.63	5.90	5.67	12	9
NV	4.17	4.00	4.23	38	41
UT	4.60	4.80	5.23	31	26
WY	4.07	3.77	4.13	39	46
Pacific	5.30	5.40	6.13	4	3
AK	6.60	6.47	7.47	4	4
CA	5.17	5.37	6.13	20	14
HI	2.67	2.77	3.10	51	51
OR	6.47	6.47	7.40	5	5
WA	5.70	5.53	6.07	10	12
US	5.00	5.10	5.43		

Source: The number of unemployed divided by the civilian labor force, seasonally adjusted (%). (Bureau of Labor Statistics)



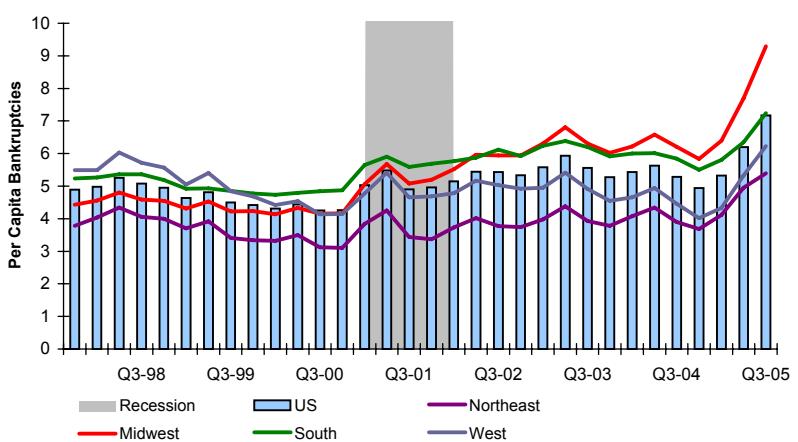
WINTER 2005

Per Capita Bankruptcies

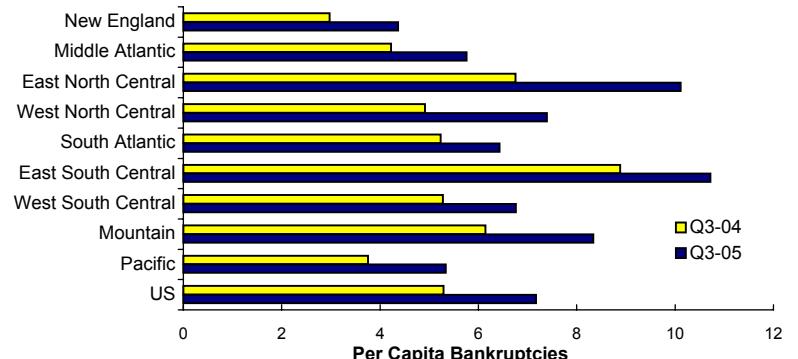
Area	Per Capita Bankruptcies (Q3-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	4.36	3.92	2.97	9	9
CT	4.26	3.92	3.12	45	43
MA	4.10	3.70	2.65	46	46
ME	5.58	4.43	3.38	36	39
NH	4.33	3.80	3.37	44	45
RI	5.15	5.12	3.68	40	35
VT	3.82	3.39	2.51	47	49
Middle Atlantic	5.76	5.31	4.22	7	7
NJ	5.32	5.18	4.40	37	33
NY	5.64	5.16	3.81	35	34
PA	6.26	5.64	4.74	30	29
South Atlantic	6.43	5.71	5.23	6	6
DE	4.86	4.17	4.14	42	41
DC	3.60	3.62	3.12	51	47
FL	6.28	5.72	4.62	29	28
GA	9.40	8.31	8.71	12	9
MD	5.84	5.31	4.56	34	31
NC	5.27	4.52	4.27	39	37
SC	3.66	3.48	3.72	50	48
VA	6.00	5.31	5.04	32	31
WV	10.37	8.01	6.18	8	11
East South Central	10.72	9.18	8.89	1	1
AL	11.06	9.55	9.11	6	5
KY	10.50	7.98	6.86	7	12
MS	7.78	7.85	7.82	19	15
TN	12.06	10.40	10.66	3	1
West South Central	6.76	5.90	5.27	5	5
AR	11.85	9.60	8.89	4	4
LA	7.62	7.67	6.76	20	18
OK	11.11	9.22	7.78	5	6
TX	5.31	4.59	4.14	38	36
East North Central	10.11	8.34	6.76	2	2
IL	8.48	7.38	6.13	17	20
IN	13.52	10.37	8.98	1	2
MI	8.98	7.47	6.18	14	19
OH	12.43	9.92	7.74	2	3
WI	7.29	6.60	4.70	23	22
West North Central	7.40	6.16	4.91	4	4
IA	6.66	5.78	4.31	25	27
KS	8.46	7.81	6.21	18	16
MN	5.14	4.12	3.24	41	42
MO	9.68	7.78	6.43	11	17
ND	5.94	4.45	3.30	33	38
NE	6.96	6.22	5.02	24	24
SD	6.47	4.32	3.40	26	40
Mountain	8.34	7.39	6.14	3	3
AZ	7.45	6.68	5.50	21	21
CO	9.87	7.90	6.17	9	13
ID	8.72	7.87	6.66	16	14
MT	6.32	6.05	4.17	27	25
NM	6.25	5.60	4.57	31	30
NV	9.77	8.56	6.93	10	8
UT	8.77	8.90	8.84	15	7
WY	6.30	6.02	5.02	28	26
Pacific	5.33	4.46	3.76	8	8
AK	3.67	2.69	2.04	49	51
CA	4.66	3.84	3.22	43	44
HI	3.71	3.00	2.10	48	50
OR	9.30	8.06	6.58	13	10
WA	7.43	6.47	5.75	22	23
US	7.17	6.19	5.29		

Source: Nonbusiness bankruptcies per 1000 people (quarterly annualized). (Administrative Office of the U.S. Courts / Bureau of the Census)

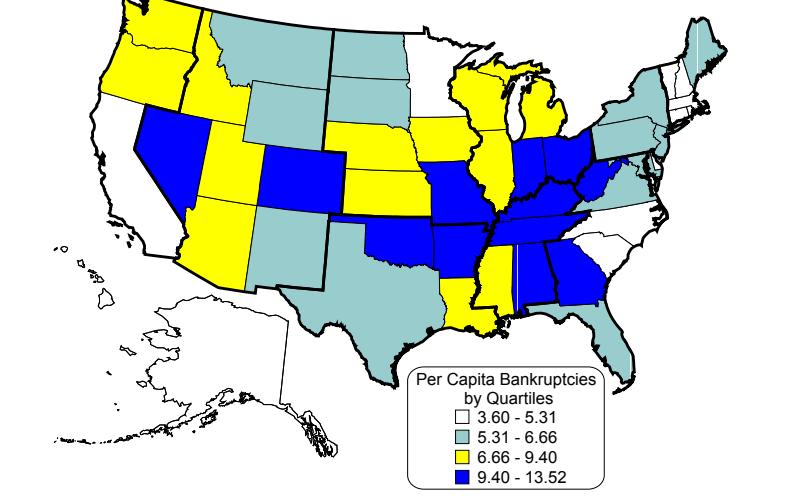
Per Capita Bankruptcies Trend By Census Region (Q4-97 to Q3-05)



Per Capita Bankruptcies, Most Recent Quarter Versus One Year Ago, By Census Division



Per Capita Bankruptcies By State

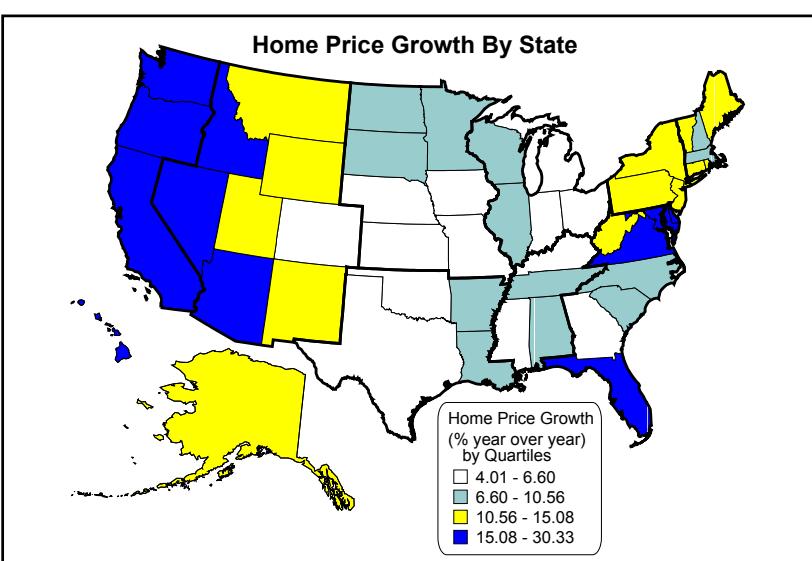
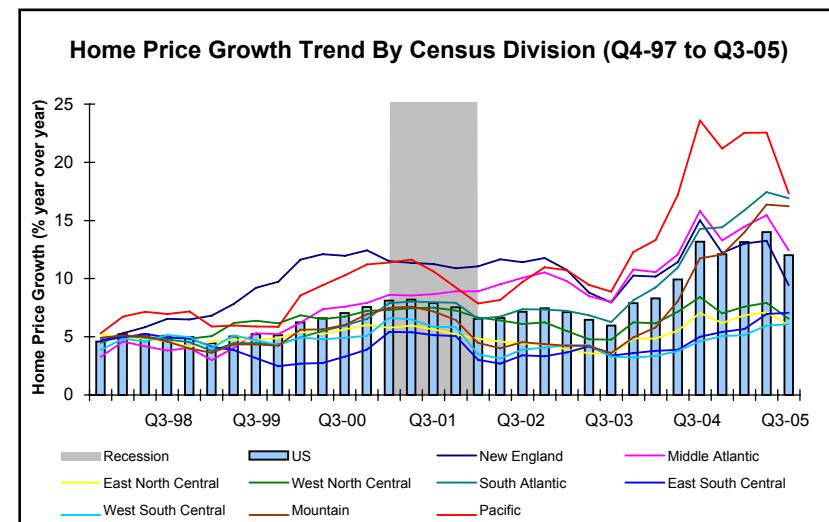


WINTER 2005

Home Price Growth

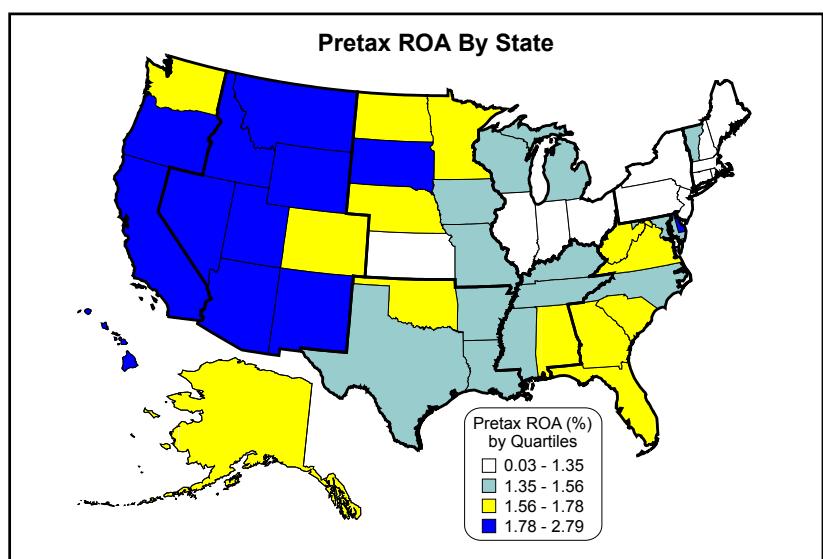
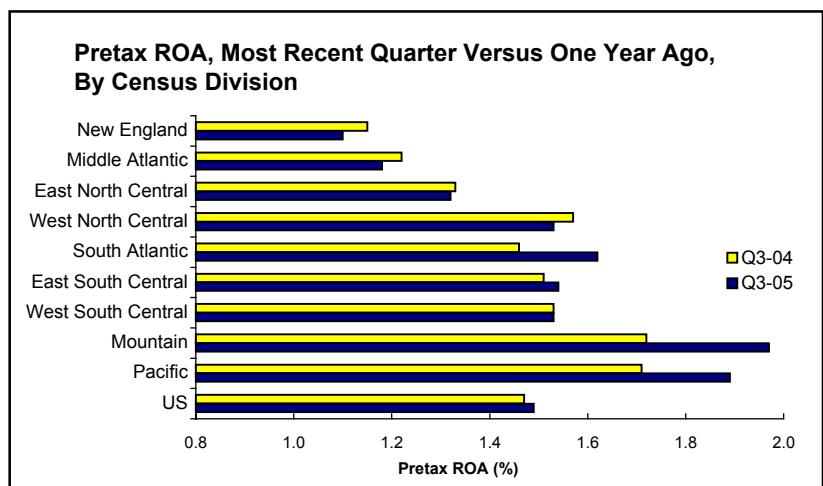
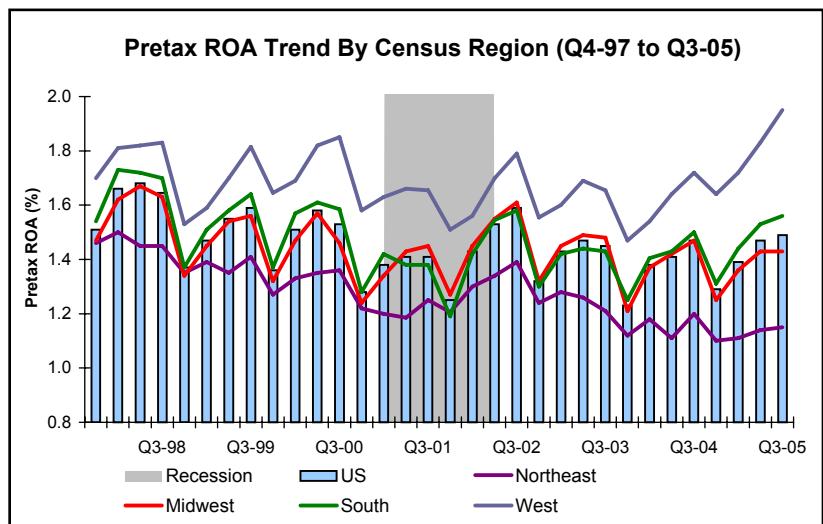
Area	Home Price Growth (Q3-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	9.43	13.26	15.02	5	5
CT	10.62	14.18	15.08	24	16
MA	8.02	11.99	14.19	32	25
ME	10.56	13.75	14.85	25	17
NH	9.54	12.70	13.36	26	22
RI	11.73	16.97	22.17	19	11
VT	12.39	16.42	17.45	15	13
Middle Atlantic	12.42	15.45	15.83	4	4
NJ	13.73	18.09	18.51	13	9
NY	11.86	15.06	16.65	17	15
PA	11.54	13.61	13.06	21	18
South Atlantic	16.90	17.42	14.28	2	2
DE	15.31	17.27	16.50	11	10
DC	20.53	24.47	24.78	4	6
FL	25.18	25.67	20.15	2	5
GA	6.13	6.37	5.50	42	39
MD	19.29	23.75	22.47	5	7
NC	6.93	6.34	4.77	37	40
SC	8.55	8.20	5.83	29	32
VA	18.66	21.74	18.48	7	8
WV	10.69	10.42	7.17	23	26
East South Central	7.06	6.96	4.99	6	8
AL	8.08	8.12	4.56	31	34
KY	6.31	6.17	5.46	41	41
MS	5.65	5.90	4.41	43	43
TN	7.20	7.15	5.16	36	37
West South Central	6.08	5.98	4.62	8	9
AR	8.57	8.09	6.08	28	35
LA	6.60	6.89	6.67	38	38
OK	6.38	5.65	4.61	40	46
TX	5.32	5.01	3.62	46	49
East North Central	5.99	7.10	7.04	9	7
IL	8.12	10.02	10.67	30	27
IN	4.95	4.95	3.71	48	51
MI	4.01	5.11	5.18	51	48
OH	4.47	4.96	4.52	50	50
WI	7.31	9.67	10.71	35	29
West North Central	6.55	7.93	8.42	7	6
IA	5.57	5.73	5.57	44	45
KS	5.05	5.65	5.61	47	47
MN	7.52	9.70	11.01	33	28
MO	6.58	8.13	8.22	39	33
ND	9.45	9.41	8.68	27	31
NE	4.83	5.84	6.34	49	44
SD	7.46	8.04	7.05	34	36
Mountain	16.23	16.36	11.75	3	3
AZ	30.33	28.84	15.57	1	1
CO	5.55	6.03	4.76	45	42
ID	15.08	13.43	9.48	12	20
MT	11.78	13.27	11.73	18	21
NM	12.65	12.16	8.99	14	23
NV	17.59	28.56	37.12	8	2
UT	11.37	9.49	3.69	22	30
WY	12.03	12.04	10.86	16	24
Pacific	17.33	22.55	23.60	1	1
AK	11.65	13.46	11.79	20	19
CA	19.26	25.90	28.17	6	4
HI	21.33	26.27	28.83	3	3
OR	16.92	16.42	11.97	9	12
WA	15.64	16.35	11.86	10	14
US	12.02	14.01	13.18		

Source: Percentage change in median home price (year over year). (OFHEO)



Pretax Return on Assets (ROA)

Area	Pretax ROA (Q3-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	1.10	1.09	1.15	9	9
CT	1.27	1.25	1.15	43	45
MA	1.03	0.97	1.07	49	50
ME	1.28	1.30	1.41	41	40
NH	1.12	1.12	1.32	47	48
RI	0.63	1.33	1.16	50	38
VT	1.39	1.30	1.32	37	40
Middle Atlantic	1.18	1.19	1.22	8	8
NJ	1.19	1.27	1.22	46	43
NY	1.31	1.25	1.34	40	45
PA	1.08	1.11	1.14	48	49
South Atlantic	1.62	1.55	1.46	3	4
DE	2.50	2.56	1.88	2	1
DC	0.03	0.19	-0.35	51	51
FL	1.59	1.53	1.37	23	25
GA	1.75	1.70	1.59	15	12
MD	1.50	1.35	1.37	31	37
NC	1.35	1.26	1.18	38	44
SC	1.63	1.60	1.50	19	19
VA	1.62	1.52	1.56	20	27
WV	1.56	1.48	1.46	24	30
East South Central	1.54	1.56	1.51	4	3
AL	1.59	1.72	1.52	22	11
KY	1.54	1.55	1.49	26	22
MS	1.52	1.59	1.59	28	21
TN	1.49	1.47	1.47	32	31
West South Central	1.53	1.50	1.53	5	6
AR	1.48	1.49	1.64	34	29
LA	1.50	1.51	1.56	29	28
OK	1.62	1.59	1.58	20	20
TX	1.52	1.45	1.44	27	34
East North Central	1.32	1.34	1.33	7	7
IL	1.28	1.30	1.29	42	40
IN	1.21	1.22	1.20	45	47
MI	1.47	1.41	1.40	35	35
OH	1.27	1.32	1.27	43	39
WI	1.50	1.52	1.53	29	26
West North Central	1.53	1.52	1.57	5	5
IA	1.42	1.46	1.54	36	33
KS	1.34	1.36	1.34	39	36
MN	1.70	1.64	1.70	17	17
MO	1.49	1.47	1.52	32	32
ND	1.73	1.66	1.72	16	15
NE	1.56	1.55	1.64	24	22
SD	1.98	1.89	1.89	7	8
Mountain	1.97	1.86	1.72	1	1
AZ	1.79	1.54	1.35	12	24
CO	1.78	1.69	1.62	13	13
ID	2.03	1.90	1.67	5	7
MT	2.13	1.97	1.95	4	4
NM	1.84	1.78	1.59	9	10
NV	2.28	2.21	1.92	3	3
UT	2.79	2.56	2.30	1	1
WY	1.90	1.84	1.59	8	9
Pacific	1.89	1.83	1.71	2	2
AK	1.76	1.63	1.59	14	18
CA	2.00	1.96	1.79	6	5
HI	1.80	1.91	2.02	10	6
OR	1.80	1.67	1.49	10	14
WA	1.67	1.65	1.62	18	16
US	1.49	1.47	1.47		



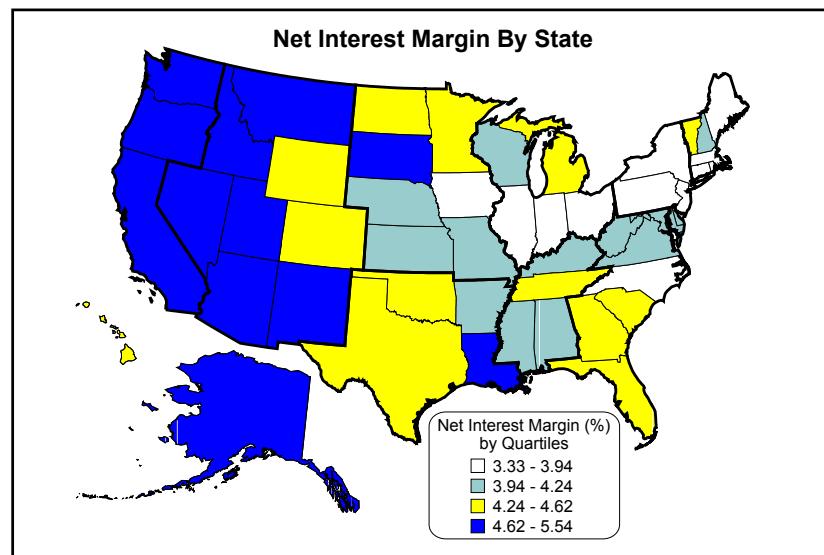
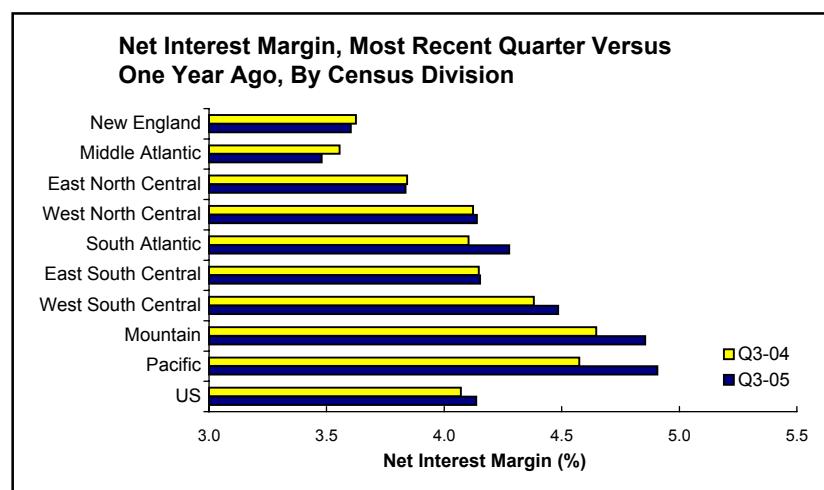
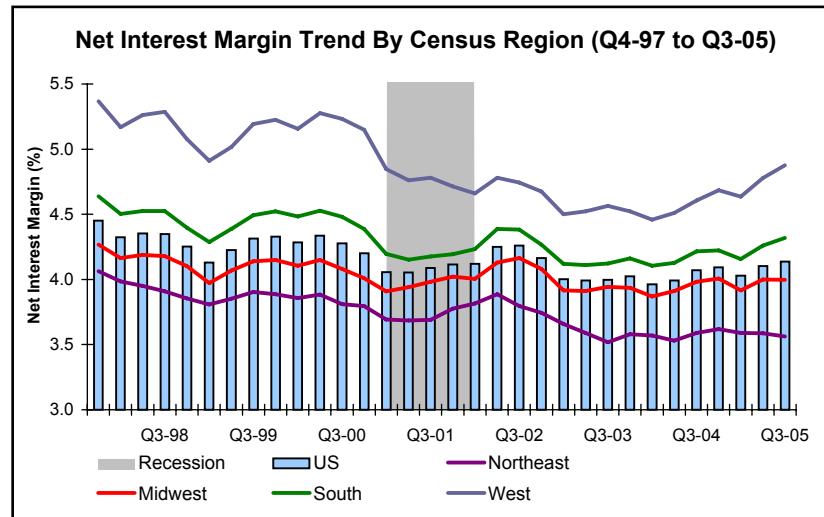
Source: Median quarterly annualized pretax return on average assets. (FDIC)

WINTER 2005

Net Interest Margin

Area	Net Interest Margin (Q3-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	3.60	3.64	3.62	8	8
CT	3.73	3.77	3.69	44	44
MA	3.45	3.49	3.47	48	48
ME	3.71	3.77	3.84	47	45
NH	4.01	4.08	4.09	35	31
RI	3.33	3.33	3.62	51	51
VT	4.47	4.35	4.22	18	18
Middle Atlantic	3.48	3.54	3.55	9	9
NJ	3.37	3.44	3.60	50	49
NY	3.78	3.78	3.78	42	42
PA	3.37	3.40	3.37	49	50
South Atlantic	4.28	4.21	4.10	4	4
DE	3.94	3.99	3.87	38	37
DC	3.81	3.79	3.93	41	41
FL	4.26	4.19	4.08	24	26
GA	4.51	4.40	4.33	16	16
MD	3.95	3.95	3.82	37	38
NC	3.90	3.85	3.76	39	39
SC	4.27	4.25	4.05	23	23
VA	4.21	4.18	3.99	27	27
WV	4.21	4.24	4.23	26	24
East South Central	4.15	4.13	4.15	5	5
AL	4.18	4.15	4.11	30	30
KY	4.08	4.05	4.06	33	34
MS	4.18	4.16	4.19	28	29
TN	4.24	4.26	4.28	25	22
West South Central	4.48	4.40	4.38	3	3
AR	4.08	4.08	4.18	32	32
LA	4.62	4.58	4.58	12	12
OK	4.57	4.50	4.50	13	13
TX	4.51	4.40	4.36	15	17
East North Central	3.84	3.84	3.84	7	7
IL	3.72	3.76	3.73	45	46
IN	3.73	3.72	3.73	43	47
MI	4.28	4.23	4.10	22	25
OH	3.82	3.81	3.86	40	40
WI	4.00	4.00	4.03	36	36
West North Central	4.14	4.11	4.12	6	6
IA	3.72	3.77	3.83	46	43
KS	4.09	4.07	4.00	31	33
MN	4.49	4.49	4.47	17	14
MO	4.03	4.01	4.05	34	35
ND	4.38	4.27	4.31	21	21
NE	4.18	4.18	4.26	29	28
SD	4.62	4.63	4.51	11	11
Mountain	4.86	4.76	4.65	2	2
AZ	5.36	5.29	5.06	2	2
CO	4.53	4.44	4.39	14	15
ID	5.34	5.21	4.73	3	4
MT	4.95	4.78	4.77	9	8
NM	4.95	4.76	4.64	8	9
NV	5.25	5.07	4.75	4	5
UT	5.54	5.45	5.30	1	1
WY	4.45	4.27	4.41	19	20
Pacific	4.91	4.81	4.57	1	1
AK	5.20	5.22	4.93	5	3
CA	4.86	4.71	4.47	10	10
HI	4.41	4.29	4.37	20	19
OR	5.15	5.02	5.10	6	6
WA	4.96	4.86	4.77	7	7
US	4.14	4.10	4.07		

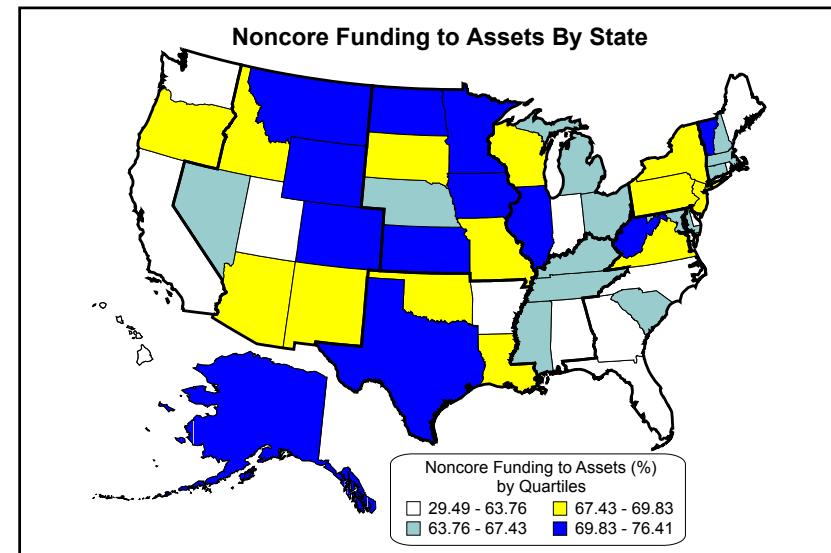
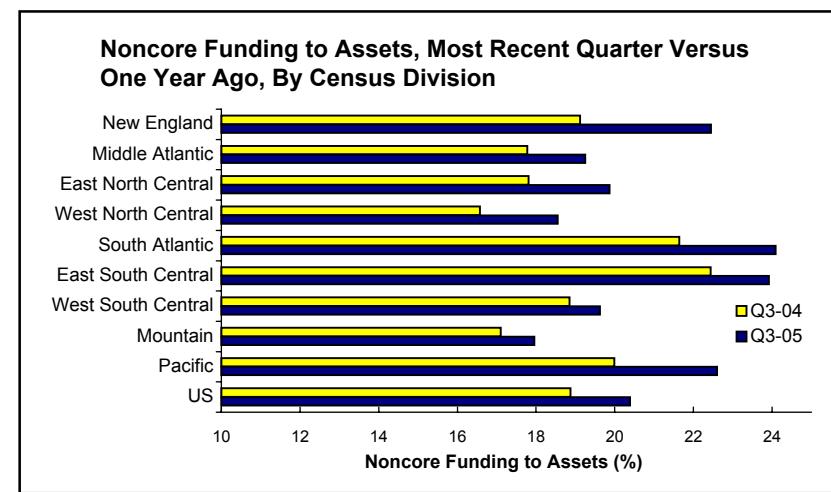
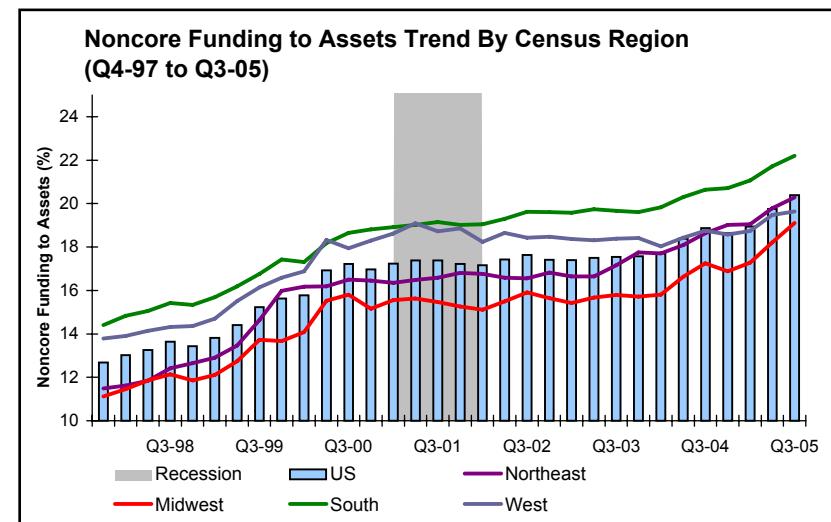
Source: Median quarterly annualized net interest margin. (FDIC)



WINTER 2005

Noncore Funding to Assets

Area	Noncore Funding to Assets (Q3-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	22.45	21.86	19.12	4	3
CT	20.35	20.53	18.44	23	22
MA	22.54	22.26	19.47	18	16
ME	27.60	27.60	26.81	5	1
NH	19.68	18.93	19.60	30	31
RI	25.83	24.28	19.71	8	10
VT	14.37	15.19	11.23	51	50
Middle Atlantic	19.24	18.83	17.78	7	7
NJ	18.60	17.32	16.03	35	43
NY	18.85	18.88	17.53	34	32
PA	20.43	19.74	19.12	22	25
South Atlantic	24.09	23.24	21.64	1	2
DE	28.18	25.53	32.12	4	7
DC	23.00	20.70	18.13	16	21
FL	24.70	22.77	21.04	10	15
GA	26.85	25.11	23.52	6	8
MD	22.24	21.95	20.22	21	18
NC	28.29	27.48	25.98	3	3
SC	24.47	24.89	23.88	11	9
VA	19.10	19.00	17.96	32	30
WV	16.01	15.84	14.60	47	48
East South Central	23.91	23.40	22.44	2	1
AL	26.65	26.06	25.84	7	6
KY	22.42	21.81	21.06	19	19
MS	23.28	23.77	22.29	15	13
TN	23.73	23.37	22.01	14	14
West South Central	19.63	19.48	18.85	6	5
AR	28.67	27.56	25.13	2	2
LA	19.92	20.33	20.32	26	23
OK	20.22	19.39	19.08	24	27
TX	17.45	17.49	16.54	43	41
East North Central	19.86	19.04	17.81	5	6
IL	18.43	17.60	16.57	38	39
IN	24.07	23.88	23.16	13	12
MI	22.33	21.53	19.71	20	20
OH	19.80	19.45	18.03	27	26
WI	19.69	19.04	17.25	29	29
West North Central	18.55	17.50	16.58	8	9
IA	18.47	17.49	16.21	37	40
KS	18.49	17.76	16.96	36	36
MN	17.77	17.47	15.61	41	42
MO	19.29	17.68	16.66	31	38
ND	17.42	15.27	16.97	44	49
NE	20.18	18.29	19.36	25	33
SD	18.38	17.14	16.89	39	44
Mountain	17.95	17.81	17.10	9	8
AZ	15.88	14.68	17.17	48	51
CO	16.36	15.97	15.34	46	47
ID	18.99	19.36	19.11	33	28
MT	17.76	17.68	15.78	42	37
NM	19.79	18.21	20.67	28	34
NV	17.38	19.87	14.15	45	24
UT	24.42	26.55	25.80	12	5
WY	17.88	17.85	18.12	40	35
Pacific	22.60	21.78	19.99	3	4
AK	14.57	16.51	13.49	50	45
CA	22.55	22.06	19.71	17	17
HI	29.13	26.86	25.81	1	4
OR	15.72	16.29	15.66	49	46
WA	25.67	24.24	22.63	9	11
US	20.39	19.76	18.88		



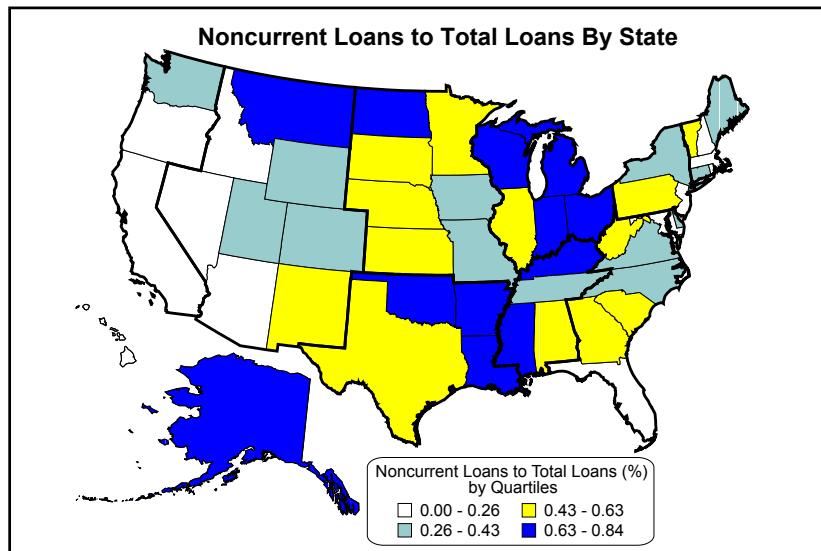
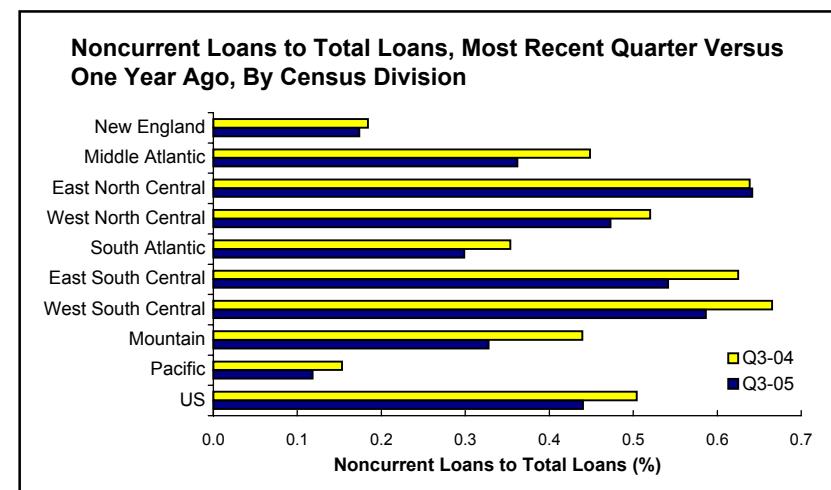
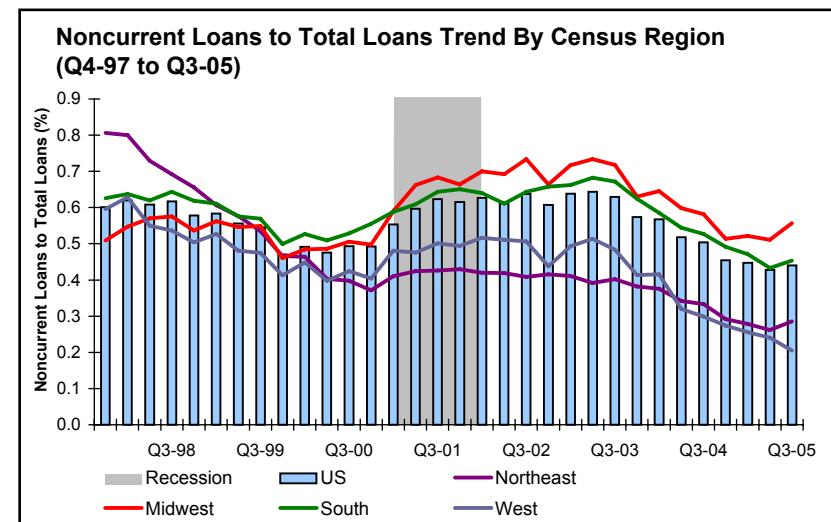
Source: The median ratio of noncore funding to assets (%). Noncore funding includes foreign deposits, large time deposits (> \$100,000), brokered deposits, and other borrowings. (FDIC)

WINTER 2005

Noncurrent Loans to Total Loans

Area	Noncurrent Loans (Q3-05)	Last Quarter	Year Ago Quarter	Current Rank	Rank Last Quarter
New England	0.17	0.14	0.18	8	9
CT	0.27	0.28	0.27	36	38
MA	0.11	0.09	0.09	46	49
ME	0.33	0.33	0.41	32	34
NH	0.17	0.20	0.23	41	41
RI	0.13	0.07	0.30	45	50
VT	0.49	0.49	0.56	18	18
Middle Atlantic	0.36	0.37	0.45	5	5
NJ	0.21	0.19	0.26	40	42
NY	0.35	0.38	0.47	31	30
PA	0.45	0.48	0.52	21	20
South Atlantic	0.30	0.29	0.35	7	7
DE	0.29	0.42	0.43	34	27
DC	0.00	0.29	0.14	51	37
FL	0.10	0.12	0.18	47	46
GA	0.43	0.42	0.50	24	26
MD	0.25	0.22	0.26	39	40
NC	0.36	0.37	0.49	30	32
SC	0.44	0.45	0.51	23	21
VA	0.26	0.27	0.31	38	39
WV	0.45	0.43	0.64	20	25
East South Central	0.54	0.50	0.62	3	3
AL	0.44	0.48	0.56	22	19
KY	0.63	0.58	0.74	12	12
MS	0.65	0.59	0.62	9	10
TN	0.43	0.44	0.53	26	23
West South Central	0.59	0.53	0.67	2	2
AR	0.84	0.91	0.92	1	1
LA	0.78	0.70	0.93	4	5
OK	0.70	0.73	0.93	7	3
TX	0.43	0.38	0.47	25	29
East North Central	0.64	0.58	0.64	1	1
IL	0.55	0.50	0.60	15	16
IN	0.76	0.73	0.71	5	4
MI	0.64	0.58	0.62	10	11
OH	0.75	0.66	0.69	6	6
WI	0.66	0.56	0.65	8	14
West North Central	0.47	0.46	0.52	4	4
IA	0.42	0.36	0.44	27	33
KS	0.50	0.50	0.52	16	17
MN	0.50	0.45	0.56	17	22
MO	0.38	0.44	0.45	29	24
ND	0.64	0.63	0.67	11	8
NE	0.59	0.60	0.59	14	9
SD	0.61	0.57	0.72	13	13
Mountain	0.33	0.33	0.44	6	6
AZ	0.04	0.01	0.07	50	51
CO	0.31	0.32	0.32	33	35
ID	0.14	0.16	0.37	44	44
MT	0.80	0.74	0.89	3	2
NM	0.45	0.41	0.58	19	28
NV	0.16	0.17	0.16	43	43
UT	0.42	0.51	0.53	28	15
WY	0.28	0.37	0.78	35	31
Pacific	0.12	0.16	0.15	9	8
AK	0.82	0.66	0.74	2	7
CA	0.07	0.11	0.10	49	48
HI	0.17	0.12	0.29	42	47
OR	0.09	0.15	0.16	48	45
WA	0.26	0.30	0.31	37	36
US	0.44	0.43	0.50		

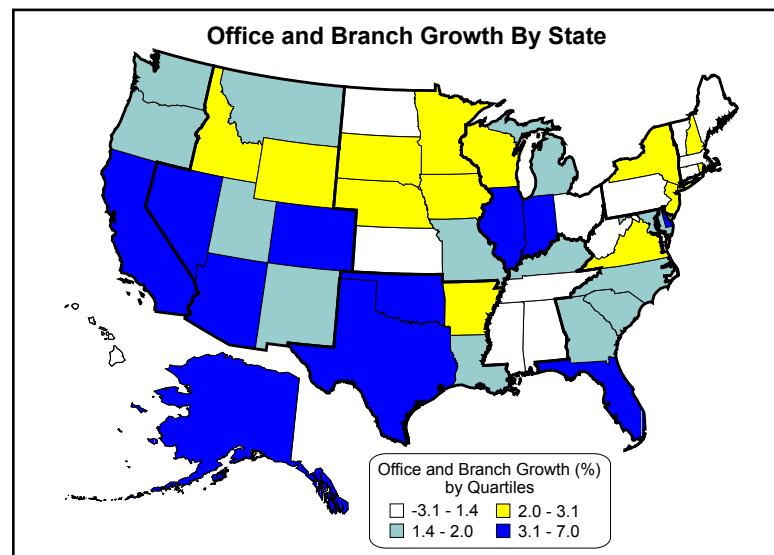
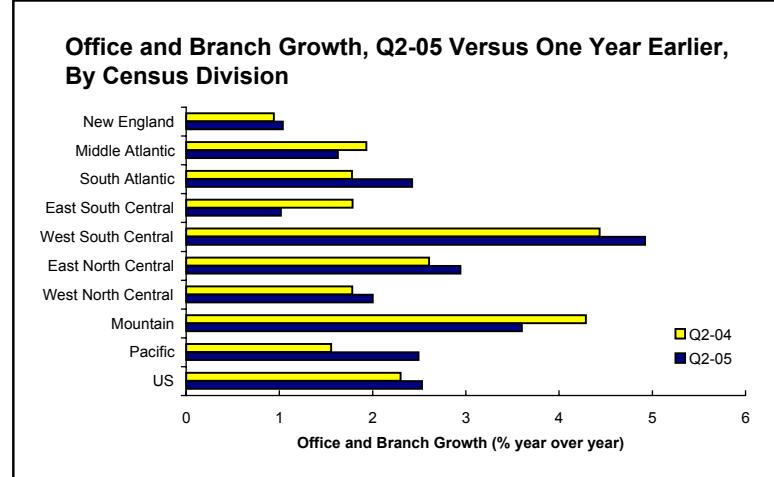
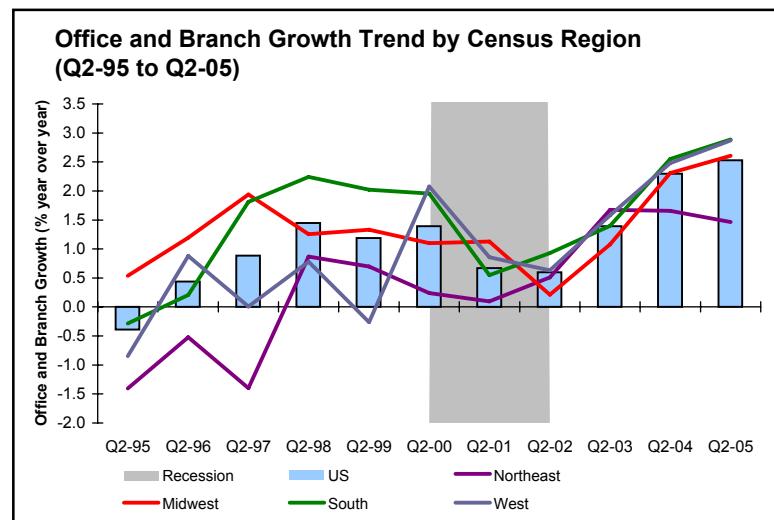
Source: Median ratio of noncurrent loans to total loans. Noncurrent loans are 90 days past-due or in nonaccrual status. (FDIC)



WINTER 2005

Office and Branch Growth

Area	Office and Branch Growth (Q2-04 to Q2-05)	Last Year (Q2-03 to Q2-04)	Two Years Ago (Q2-02 to Q2-03)	Current Rank	Rank Last Year
New England	1.04	0.94	1.54	8	9
CT	0.76	1.11	1.29	45	33
MA	0.76	1.20	2.20	46	32
ME	0.40	-0.39	0.00	48	46
NH	2.89	-0.72	0.97	14	48
RI	3.00	1.30	2.22	13	30
VT	1.10	3.02	0.76	41	13
Middle Atlantic	1.63	1.93	1.73	7	4
NJ	2.06	1.77	2.07	24	22
NY	2.17	3.91	2.85	22	7
PA	0.76	0.04	0.39	44	44
South Atlantic	2.42	1.78	0.87	5	7
DE	3.14	3.66	2.07	9	8
DC	6.03	3.11	0.00	3	11
FL	3.76	3.49	2.29	7	9
GA	1.81	4.85	1.43	30	6
MD	1.85	-0.77	0.30	28	49
NC	1.35	1.95	-0.73	38	20
SC	1.58	0.63	-0.08	33	42
VA	2.57	-2.14	-0.04	16	51
WV	0.16	-0.62	1.26	50	47
East South Central	1.02	1.78	0.88	9	5
AL	0.55	1.05	0.63	47	34
KY	1.51	1.23	0.77	34	31
MS	1.07	0.99	1.18	42	35
TN	0.91	3.20	1.00	43	10
West South Central	4.92	4.43	2.70	1	1
AR	2.16	3.00	2.92	23	14
LA	1.44	0.93	0.47	35	36
OK	3.06	1.55	2.69	12	27
TX	6.99	6.51	3.31	1	3
East North Central	2.94	2.61	1.28	3	3
IL	5.76	5.45	1.54	5	4
IN	3.08	2.71	0.27	11	16
MI	1.87	0.91	2.20	27	37
OH	1.11	0.89	0.85	40	39
WI	1.95	2.45	1.34	25	17
West North Central	2.00	1.78	0.72	6	6
IA	2.34	1.45	1.54	20	28
KS	1.35	1.64	0.97	39	25
MN	2.80	1.96	0.84	15	19
MO	1.64	1.67	-0.78	31	23
ND	0.24	1.94	0.24	49	21
NE	2.41	2.78	2.11	19	15
SD	2.46	0.90	1.60	17	38
Mountain	3.60	4.29	2.57	2	2
AZ	6.44	7.85	3.44	2	1
CO	3.24	5.43	4.26	8	5
ID	2.30	2.14	1.30	21	18
MT	1.37	1.39	1.69	36	29
NM	1.63	0.82	1.25	32	41
NV	5.91	6.52	2.30	4	2
UT	1.89	1.57	-0.52	26	26
WY	2.44	0.49	4.62	18	43
Pacific	2.49	1.55	1.08	4	8
AK	3.88	0.00	0.00	6	45
CA	3.08	1.66	0.78	10	24
HII	-3.06	-1.01	0.00	51	50
OR	1.36	3.10	0.50	37	12
WA	1.83	0.84	2.76	29	40
US	2.53	2.30	1.39		



Source: Percentage change in offices and branches (year over year). Deposit survey data is received as of June 30 of each year. (FDIC)

WINTER 2005

Population Per Branch

Area	Population Per Branch (Q2-05)	Last Year (Q2-04)	Two Years Ago (Q2-03)	Current Rank	Rank Last Year
New England	2,980	3,007	3,030	6	6
CT	2,933	2,945	2,967	25	27
MA	3,003	3,029	3,071	24	24
ME	2,607	2,604	2,580	39	39
NH	3,068	3,131	3,080	23	22
RI	4,484	4,635	4,677	5	5
VT	2,257	2,276	2,336	45	45
Middle Atlantic	3,155	3,203	3,254	5	5
NJ	2,706	2,751	2,785	34	35
NY	3,896	3,986	4,131	9	9
PA	2,677	2,690	2,685	35	37
South Atlantic	3,341	3,367	3,372	4	4
DE	3,207	3,255	3,325	19	19
DC	2,609	2,785	2,890	37	34
FL	3,501	3,550	3,591	11	11
GA	3,433	3,435	3,533	13	14
MD	3,281	3,318	3,264	18	17
NC	3,413	3,403	3,421	15	15
SC	3,301	3,308	3,288	17	18
VA	3,104	3,147	3,040	22	21
WV	2,843	2,841	2,820	30	31
East South Central	2,730	2,733	2,763	8	8
AL	3,135	3,130	3,146	21	23
KY	2,385	2,402	2,417	44	44
MS	2,571	2,581	2,588	40	40
TN	2,822	2,814	2,879	31	33
West South Central	3,351	3,468	3,575	3	3
AR	2,029	2,051	2,094	46	46
LA	2,924	2,955	2,972	26	26
OK	2,772	2,837	2,866	32	32
TX	3,899	4,101	4,295	8	8
East North Central	2,825	2,898	2,962	7	7
IL	2,747	2,894	3,036	33	30
IN	2,675	2,737	2,797	36	36
MI	3,311	3,367	3,389	16	16
OH	2,870	2,899	2,920	29	29
WI	2,409	2,442	2,487	43	43
West North Central	2,209	2,239	2,266	9	9
IA	1,881	1,916	1,936	47	47
KS	1,824	1,841	1,865	48	48
MN	2,911	2,972	3,009	28	25
MO	2,607	2,631	2,656	38	38
ND	1,509	1,511	1,533	51	51
NE	1,723	1,753	1,792	49	49
SD	1,690	1,720	1,722	50	50
Mountain	3,852	3,900	3,982	2	2
AZ	5,210	5,359	5,617	2	2
CO	3,187	3,245	3,381	20	20
ID	2,922	2,919	2,923	27	28
MT	2,529	2,540	2,550	41	41
NM	3,872	3,884	3,867	10	10
NV	4,810	4,922	5,038	4	4
UT	4,158	4,152	4,144	7	7
WY	2,425	2,468	2,460	42	42
Pacific	4,841	4,916	4,938	1	1
AK	4,953	5,099	5,027	3	3
CA	5,457	5,580	5,612	1	1
HI	4,474	4,293	4,203	6	6
OR	3,488	3,487	3,566	12	12
WA	3,432	3,450	3,437	14	13
US	3,243	3,294	3,337		

Source: Population divided by total branches. Branch survey data is received as of June 30 of each year. (FDIC, Bureau of the Census)

